

Rev. 11/15/13

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

IN RE: **Carolyn Sonja Pehrson**Case No. **16-11077**

Debtor(s)

Chapter 13 Proceeding

**DEBTOR(S)' CHAPTER 13 PLAN      ☐ **AMENDED****  
**AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

**Plan Summary**

- A.** The Debtor's Plan Payment is scheduled at Variable Payments [ ☒ Pay Order, ☐ Direct Pay ] for 60 months. The gross amount to be paid into the plan is \$32,491.00.
- B.** The Plan proposes to pay all allowed priority, special class and secured claims and approximately 1% of the unsecured allowed claims. **THIS PLAN DOES NOT ALLOW CLAIMS.** You must file a proof of claim to receive distributions under any plan. Other than adequate protection payments, disbursements will begin after entry of an order of confirmation of the plan.
- C.** Value of non-exempt assets \$0.00.
- D.** Current monthly income \$4,900.66, - expenses \$4,800.66 = available for plan \$100.00.
- E.** The total amount to be paid into the Plan shall be increased for tax refunds as set forth in the Standing Order for Chapter 13 Case Administration in this Division. These additional receipts shall be disbursed according to the provisions of the Plan. The IRS or the Debtor(s) are directed to forward the refund to the Trustee.

**Special Plan Provisions**

**Attorneys Fee Disbursement**

To the extent funds are available for distribution the Attorney's fees will be paid in the following manner: \$750.00 for the first disbursement following confirmation, and then \$350.00 per month thereafter.

**Plan Provisions**

**I. Vesting of Estate Property**

Upon confirmation of the plan, all property of the estate shall vest in the Debtor(s), and shall not remain as property of the estate subject to the automatic stay of 11 U.S.C. §362.

**II. Executory Contracts/Unexpired Leases/Contracts for Deed**

Pursuant to 11 U.S.C. § 1322(b)(7) of the Bankruptcy Code, the Debtor(s) hereby elects to assume the following executory contracts, if any:

Creditor Name	Description of Contract	Election	In Default
6500 Grandview LLC	residential lease agreement	Assumed	No

Pursuant to 11 U.S.C. § 1322(b)(7) of the Bankruptcy Code, the Debtor(s) hereby elects to reject the following executory contracts, if any:

Creditor Name	Description of Contract	Election	In Default
Cook Moving System	Storage Rental Contract	Rejected	No
Mccollistor's Transportation Group	Storage Rental Fee	Rejected	No

Rev. 11/15/13

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

IN RE: **Carolyn Sonja Pehrson**Case No. **16-11077**

Debtor(s)

Chapter 13 Proceeding

**DEBTOR(S)' CHAPTER 13 PLAN      ☐ **AMENDED****  
**AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

Continuation Sheet # 1

**III. Specific Treatment for Payment of Allowed Claims**

**1. DIRECT PAYMENTS BY DEBTOR TO CREDITORS; SURRENDER OF COLLATERAL**

A. Debtor shall pay the following creditors directly:

Creditor Name	Remarks	Debt Amount	Monthly Payment
Fed Loan Serv		\$14,991.00	\$160.00
Fed Loan Serv		\$14,171.00	\$152.00
Fed Loan Serv		\$12,125.00	\$130.00
Fed Loan Serv		\$8,315.00	\$89.00
Fed Loan Serv		\$8,040.00	\$86.00
Fed Loan Serv		\$7,515.00	\$80.00
Fed Loan Serv		\$2,679.00	\$28.00
Fed Loan Serv		\$970.00	\$9.00
Sallie Mae		\$19,373.00	\$244.00
Wells Fargo		\$11,917.00	\$119.00

B. Debtor shall surrender the following collateral:

Creditor Name / Collateral Surrendered	In Full Satisfaction (Yes/No)	Debt Amount
American Honda Finance Corporation 2012 Honda CRV	No	\$24,680.36

C. Creditor's Direct Communication With Debtors

Creditors whose claims are scheduled to be paid directly by the debtor(s), including creditors with claims secured by real property or vehicles, are authorized to send monthly statements to the debtor(s). They are also authorized to communicate directly with the debtor(s) in response to a debtor's questions about monthly payments, escrow accounts, account balances, increases in monthly payments, and other routine customer service inquiries.

**2. PAYMENTS BY TRUSTEE**

A. Administrative Expenses (including Attorney's fees)  
*The Trustee may receive up to 10% of all sums received.*

Creditor	Estimated Amount of Debt	Monthly Payment Amount
Fred E. Walker, P.C.	\$2,570.00	

Rev. 11/15/13

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

IN RE: **Carolyn Sonja Pehrson**Case No. **16-11077**

Debtor(s)

Chapter 13 Proceeding

**DEBTOR(S)' CHAPTER 13 PLAN      ☐ **AMENDED****  
**AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

Continuation Sheet # 2

**B. Ongoing Mortgage Payments**

The Trustee shall pay all post-petition monthly mortgage payments on claims against real property that were delinquent on the petition date ("Ongoing Mortgage Payments"). The Ongoing Mortgage Payments will be in the amount stated in the allowed proof of claim or as fixed by Court order. If the debtor makes a Plan payment that is insufficient for the Trustee to disburse all Ongoing Mortgage Payments required below, such payments will be disbursed in the order listed below. The Trustee shall hold debtor payments until a sufficient amount is received to make a full Ongoing Mortgage Payment. The debtor shall provide to the Trustee all notices received from Mortgage Creditors including statements, payment coupons, impound and escrow notices, default notifications, and notices concerning changes of the interest rate on variable interest rate loans. The automatic stay is modified to permit Mortgage Creditors to issue such notices. Changes to the monthly Ongoing Mortgage Payment or the addition of post-petition mortgage fees and charges shall be effectuated pursuant to the *Standing Order Relating to Ongoing Mortgage Payments in Chapter 13 Cases in the Austin Division*.

Mortgage Creditor / Property Address	Monthly Mortgage Payment (proof of claim controls)	Monthly Late Charge	Interest Rate (for information only)	Payment Due Date (per contract)	Paid by Trustee OR Paid Direct by Debtor (select one)
---	--	------------------------	--	--	---

**C. Secured Claims - Real Property; Mortgage Arrearage**

The plan will cure pre-petition arrearage claims pursuant to the payment schedule set forth in the plan. The amount of the mortgage arrearage claim to be paid through the plan will be the amount of the mortgage creditors' allowed proof of claim, unless a different amount is established by court order. The amount set forth in the proposed plan and any subsequent order confirming the plan is an estimate only and is not binding on the Debtor(s) or the mortgage creditor and is not an admission on the part of the Debtor(s) nor does it prohibit the Debtor(s) from filing an objection to the mortgage creditor's claim. Unless funds are available to pay all classes on a monthly basis, secured claims will be paid ahead of unsecured claims.

Creditor / Property Address / Description of Collateral	Estimated Claim	Mo. Pmt or Method of Disbursement	Interest Rate (if applicable)	Other Remarks
--	--------------------	---	-------------------------------------	---------------

**D. Secured Claims - Personal Property; Adequate Protection Payments; *MOTIONS TO VALUE COLLATERAL***

The Trustee shall pay allowed secured claims, which require the filing of a proof of claim, to the extent of the value of the collateral or the full amount of the claim, as specified below, plus interest thereon at the rate specified in this Plan. FAILURE OF THE SECURED CREDITOR TO OBJECT TO THE PROPOSED VALUE WILL BE DEEMED ACCEPTANCE OF THE PLAN UNDER SECTION 1325(a)(5)(A). Except for secured claims for which provision is made to pay the full amount of the claim notwithstanding the value of the collateral, the portion of any allowed claim that exceeds the value of the collateral shall be treated as an unsecured claim under Section III(2)(E).

In the first disbursement following the filing of a claim by a creditor holding an allowed claim secured by personal property, the Trustee shall commence making adequate protection payments in the amount set out below, unless otherwise ordered by the Court. Such payments shall cease upon confirmation of the plan.

Unless funds are available to pay all classes on a monthly basis, secured claims will be paid ahead of unsecured claims.

Creditor/Collateral	Adequate Protection Payment	Other Treatment/Remarks
---------------------	-----------------------------	-------------------------

Rev. 11/15/13

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

IN RE: **Carolyn Sonja Pehrson**Case No. **16-11077**

Debtor(s)

Chapter 13 Proceeding

**DEBTOR(S)' CHAPTER 13 PLAN      ☐ **AMENDED****  
**AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

Continuation Sheet # 3

The Debtor moves to value collateral described below in the amounts indicated. The Debtor(s) declares, under penalty of perjury, that the foregoing values as stated in the above Motion and the Plan for the secured debt are true and correct and to the best of their knowledge represent the replacement value, pursuant to Section 506(a)(2), of the assets held for collateral.

**/s/ Carolyn Sonja Pehrson**

Carolyn Sonja Pehrson, Debtor

Objections to Valuation of collateral proposed by this plan must be filed no later than fourteen (14) days prior to the confirmation hearing date. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the plan. Following confirmation of the plan, monthly payments shall be made as follows:

<b>Creditor / Collateral</b>	<b>Est. Claim</b>	<b>Value of Collateral</b>	<b>Monthly Payment</b>	<b>Interest Rate</b>	<b>Pay Value of Collateral (OR) Pay Full Amount of Claim (select one)</b>
800 Loanmart 2005 Honda Odyssey	\$3,264.00	\$6,337.50	Pro-Rata	5.25%	Pay Full Amount of Claim
Cook Moving System Storage Rental Contract	\$18,000.00 (Arrearage)	\$9,741.00	Pro-Rata	0%	Pay Value of Collateral
Mccollistor's Transportation G Storage Rental Fee	\$800.00 (Arrearage)	\$3,000.00	Pro-Rata	0%	Pay Full Amount of Claim

Secured creditors shall retain their liens on the collateral which is security for their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law, or discharge under 11 U.S.C. Section 1328. In addition, if this case is dismissed or converted without completion of the plan, such liens shall also be retained by the creditors to the extent recognized by applicable non-bankruptcy law.

**E. Priority Creditors**

<b>Creditor</b>	<b>Estimated Amount of Debt</b>	<b>Payment Method 1. Before 2. After 3. Along With Secured Creditors</b>	<b>Monthly Payment or Method of Disbursement</b>
Internal Revenue Service	\$9,461.91	Along With	Pro-Rata
New York State Dept of Taxatio	\$2,764.61	Along With	Pro-Rata

F. General Unsecured Creditors, [including claims from rejection of contracts, leases and contracts for deed]. The Trustee will pay allowed general, unsecured claims unless otherwise ordered by the Court. Unless otherwise provided below, payments to creditors with allowed general unsecured claims shall be made on a pro rata basis as funds become available after payment of other creditors. It is estimated that distribution to the general unsecured creditors will commence in the 60th month of the Plan.

**G. Cure claims on Assumed Executory Contracts, Contracts for Deed & Leases:**

<b>Creditor</b>	<b>Estimated Amount of Debt</b>	<b>Payment Method 1. Before 2. After 3. Along With Secured Creditors</b>	<b>Monthly Payment or Method of Disbursement</b>
-----------------	---------------------------------	--	--

Rev. 11/15/13

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

IN RE: **Carolyn Sonja Pehrson**Case No. **16-11077**

Debtor(s)

Chapter 13 Proceeding

**DEBTOR(S)' CHAPTER 13 PLAN                      ☐ **AMENDED****  
**AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

Continuation Sheet # 4

**Totals:**

Administrative Claims	<u><b>\$2,570.00</b></u>
Arrearage Claims	<u><b>\$10,541.00</b></u>
Secured Claims	<u><b>\$3,264.00</b></u>
Priority Claims	<u><b>\$12,226.52</b></u>
Unsecured Claims	<u><b>\$12,177.53</b></u>
Cure Claims	<u><b>\$0.00</b></u>

H. Lien Avoidance under 11 U.S.C. § 522(f)

**MOTION TO AVOID LIENS UNDER 11 U.S.C. § 522(f)**

Debtor moves to avoid the following liens that impair exemptions. Objections to Lien Avoidance as proposed in this plan must be filed no later than fourteen (14) days prior to the confirmation hearing date. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the plan. (Debtor must list the specific exempt property said lien impairs and the basis of the lien, i.e. judicial, nonpurchase-money security interest, etc.)

<b>Creditor / Property subject to lien</b>	<b>Amount of Lien to be Avoided</b>	<b>Remarks</b>
--	---	----------------

**IV. General Information****Notice:    Local Rule 3002 provides, in part:**

*"Every Creditor filing a Proof of Claim in all cases shall transmit a copy with attachments, if any, to the Debtor's Attorney (or the Debtor if the Debtor is pro se)."*

**Limiting Notice After Deadline to File a Proof of Claim:**

For pleadings requiring notice on all creditors and filed after the deadline to file a proof of claim, parties in interest need only serve the Limited Notice List and the Limited Notice List shall include the following:

- a. the United States Trustee for the Western District of Texas, Austin Division;
- b. the Chapter 13 Trustee for the Western District of Texas, Austin Division;
- c. the Debtor(s) unsecured creditors or their respective counsel, provided however that they filed a claim or notice of appearance;
- d. all secured creditors in this case or their counsel;
- e. all taxing authorities holding claims against the Debtor(s);
- f. all parties who have, by notice of entry of appearance advised the Court and counsel for the Debtor(s) that they desire to receive notices herein;
- g. government agencies required to receive notice under the Bankruptcy Rules and above-named.

Any special concerns of a creditor may justify attendance at the Meeting of Creditors and such other action as may be appropriate under the circumstances. The deadline for the filing of objections to confirmation is fourteen (14) days prior to the confirmation hearing.

Rev. 11/15/13

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

IN RE: **Carolyn Sonja Pehrson**

Case No. **16-11077**

Debtor(s)

Chapter 13 Proceeding

**DEBTOR(S)' CHAPTER 13 PLAN**      ☐ **AMENDED**  
**AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

*Continuation Sheet # 5*

---

Respectfully submitted this date: 9/30/2016.

**/s/ Carolyn Sonja Pehrson**

Carolyn Sonja Pehrson  
6500 Champion Grand View Way #8212  
Austin, TX 78750  
(Debtor)

**/s/ Kimberly Nash**

Kimberly Nash  
609 Castle Ridge Rd., Ste. 220  
Austin, TX 78746  
(Attorney for Debtor)

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

IN RE: **Carolyn Sonja Pehrson**CASE NO **16-11077***Debtor(s)*CHAPTER **13**

**EXHIBIT "B" - VARIABLE PLAN PAYMENTS**

**PROPOSED PLAN OF REPAYMENT (VARIABLE PAYMENTS INTO THE PLAN)**

<u>Month</u>	<u>Payment</u>	<u>Month</u>	<u>Payment</u>	<u>Month</u>	<u>Payment</u>
1	\$100.00	21	\$549.00	41	\$549.00
2	\$549.00	22	\$549.00	42	\$549.00
3	\$549.00	23	\$549.00	43	\$549.00
4	\$549.00	24	\$549.00	44	\$549.00
5	\$549.00	25	\$549.00	45	\$549.00
6	\$549.00	26	\$549.00	46	\$549.00
7	\$549.00	27	\$549.00	47	\$549.00
8	\$549.00	28	\$549.00	48	\$549.00
9	\$549.00	29	\$549.00	49	\$549.00
10	\$549.00	30	\$549.00	50	\$549.00
11	\$549.00	31	\$549.00	51	\$549.00
12	\$549.00	32	\$549.00	52	\$549.00
13	\$549.00	33	\$549.00	53	\$549.00
14	\$549.00	34	\$549.00	54	\$549.00
15	\$549.00	35	\$549.00	55	\$549.00
16	\$549.00	36	\$549.00	56	\$549.00
17	\$549.00	37	\$549.00	57	\$549.00
18	\$549.00	38	\$549.00	58	\$549.00
19	\$549.00	39	\$549.00	59	\$549.00
20	\$549.00	40	\$549.00	60	\$549.00

Fed Loan Serv  
xxxxxxxxxxxx0002  
Po Box 60610  
Harrisburg, PA 17106



**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

IN RE: Carolyn Sonja Pehrson*Debtor*CASE NO. **16-11077**CHAPTER **13***Joint Debtor***CERTIFICATE OF SERVICE**

(Continuation Sheet #1)

Fed Loan Serv  
xxxxxxxxxxxx0004  
Pob 60610  
Harrisburg, PA 17106

IRS Insolvency Office  
300 E. 8th St., Mail Stop 5026AUS  
Austin, TX 78701

Sears  
xxxxxxxxxxxx8521  
Po Box 6282  
Sioux Falls, SD 57117

Fed Loan Serv  
xxxxxxxxxxxx0005  
Pob 60610  
Harrisburg, PA 17106

Loanme Inc  
xx6459  
1900 S State College Blv  
Anaheim, CA 92806

Security Credit System  
xxx4249  
622 Main St Ste 301  
Buffalo, NY 14202

Fed Loan Serv  
xxxxxxxxxxxx0001  
Po Box 60610  
Harrisburg, PA 17106

Mccollistor's Transportation Group  
7091 Central Ave  
Newark, CA 94560

Target  
xxxxx8825  
Po Box 673  
Minneapolis, MN 55440

Fed Loan Serv  
xxxxxxxxxxxx0008  
Po Box 60610  
Harrisburg, PA 17106

Navient  
xxxxxxxxxxxxxxxxxxxx1004  
Po Box 9500  
Wilkes Barre, PA 18773

Target  
xxxxx7956  
Po Box 673  
Minneapolis, MN 55440

Fed Loan Serv  
xxxxxxxxxxxx0007  
Po Box 60610  
Harrisburg, PA 17106

New York State Dept of Taxation and  
Fina  
xxx-xx-5610  
Bankruptcy Section  
PO Box 5300  
Albany NY 12205-0300

United States Attorney  
Civil Process Clerk  
601 N. W. Loop 410, Suite 600  
San Antonio, Texas 78216

Hsbc Bank  
xxxxxxxxxxxx6988  
Po Box 9  
Buffalo, NY 14240

Recovery Management Systems  
Corporation  
Ramesh Singh  
25 SE 2nd Avenue, Ste. 1120  
Miami, Florida 33131-1605

United States Attorney General  
Department of Justice  
950 Pennsylvania Ave., N.W.  
Washington, D.C. 20530

Internal Revenue Service  
xxx-xx-5610  
Special Procedures - Insolvency  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Sallie Mae  
xxxxxxxxxxxx4927  
300 Continental Dr  
Newark, DE 19713

Wells Fargo  
xxxx9539  
Po Box 5156  
Sioux Falls, SD 57117